

**FIRST VERNON BANCSHARES, INC.**

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 1139998	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$187	\$180	-3.7%		
Loans	\$150	\$133	-11.7%		
Construction & development	\$12	\$7	-38.4%		
Closed-end 1-4 family residential	\$24	\$28	15.9%		
Home equity	\$0	\$0	17.9%		
Credit card	\$1	\$1	-0.8%		
Other consumer	\$5	\$4	-13.1%		
Commercial & Industrial	\$37	\$30	-18.9%		
Commercial real estate	\$54	\$44	-18.0%		
Unused commitments	\$15	\$12	-24.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$8	\$5	-37.9%		
Asset-backed securities	\$0	\$2			
Other securities	\$11	\$13	11.8%		
Cash & balances due	\$8	\$22	185.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$170	\$161	-5.3%		
Deposits	\$163	\$155	-4.8%		
Total other borrowings	\$6	\$5	-17.7%		
FHLB advances	\$6	\$5	-17.7%		
Equity					
Equity capital at quarter end	\$17	\$19	12.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	11.1%	--		
Tier 1 risk based capital ratio	11.4%	14.3%	--		
Total risk based capital ratio	12.6%	15.6%	--		
Return on equity <sup>1</sup>	-21.0%	16.2%	--		
Return on assets <sup>1</sup>	-2.0%	1.7%	--		
Net interest margin <sup>1</sup>	3.2%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	19.4%	49.7%	--		
Loss provision to net charge-offs (qtr)	115.5%	27.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	4.9%	1.6%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	27.1%	42.0%	6.8%	2.4%	--
Closed-end 1-4 family residential	4.5%	7.0%	1.5%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	2.7%	0.7%	0.0%	--
Other consumer	0.9%	0.5%	0.7%	0.0%	--
Commercial & Industrial	9.6%	7.5%	0.4%	1.5%	--
Commercial real estate	8.3%	3.9%	0.8%	0.2%	--
Total loans	8.6%	8.4%	1.3%	0.6%	--